

**Information to identify the case:**

Debtor 1	<u>Mark F. Bilder</u>	Social Security number or ITIN	<b>xxx-xx-8970</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>13-19960-ABA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark F. Bilder

9/16/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mark F. Bilder  
 Debtor

Case No. 13-19960-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db +Mark F. Bilder, 361 S 3rd St, Hammonton, NJ 08037-1434  
 cr +BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +Federal National Mortgage Association ("Fannie Mae, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 513914496 Cap One Na, 1 S Orange St, Wilmington, DE 19801-5006  
 514560086 +Capital One N.A., P.O. Box 17000, Baltimore, Maryland 21297-1000  
 513914498 Citibank, Attn: Corporate Bankruptcy Department, PO Box 790110,  
 Saint Louis, MO 63179-0110  
 513914500 Faloni & Associates, LLC, 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592  
 515516977 Federal National Mortgage Association, c/o Seterus, Inc., PO Box 1047,  
 Hartford, CT 06143-1047  
 513914501 Monarch Recovery Management, Inc., 10965 Decatur Rd, Philadelphia, PA 19154-3210  
 513914502 +Ragan & Ragan PC, 3100 Route 138, Wall Township, NJ 07719-9021  
 513985945 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
 513985946 Sallie Mae, Inc. on behalf of ECMC, ECMC, PO Box 16408, St. Paul, MN. 55116-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 16 2016 23:36:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 16 2016 23:36:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513914493 EDI: ACCE.COM Sep 16 2016 23:13:00 Asset Acceptance, PO Box 2036,  
 Warren, MI 48090-2036  
 513914494 EDI: BANKAMER.COM Sep 16 2016 23:13:00 Bank Of America, N.A.,  
 ATTN: CORRESPONDENCE UNIT/CA6-919-02-4, PO Box 5170, Simi Valley, CA 93062-5170  
 514192317 +EDI: BANKAMER.COM Sep 16 2016 23:13:00 Bank of America NA, Bank of America NA,  
 7105 Corporate Drive, Mail Stop: PTX-C-35, Plano, TX 75024-4100  
 513914495 E-mail/Text: kmerkh@pinehillboronj.com Sep 16 2016 23:37:03 Borough Of Pine Hill,  
 45 W 7th Ave, Pine Hill, NJ 08021-6317  
 513914497 EDI: CITICORP.COM Sep 16 2016 23:13:00 Citi, ATTN: CENTRALIZED BANKRUPTCY, PO Box 20507,  
 Kansas City, MO 64195-0507  
 513914505 EDI: CITICORP.COM Sep 16 2016 23:13:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN: CENTRAL,  
 PO Box 20507, Kansas City, MO 64195-0507  
 515963193 +EDI: AISACG.COM Sep 16 2016 23:13:00 Capital One N.A., c/o Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016-5028  
 515963193 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 17 2016 00:09:19 Capital One N.A.,  
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  
 513937830 EDI: DISCOVER.COM Sep 16 2016 23:13:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany OH 43054-3025  
 513914499 EDI: DISCOVER.COM Sep 16 2016 23:13:00 Discover Fin Svcs Llc, PO Box 15316,  
 Wilmington, DE 19850-5316  
 513914503 EDI: NAVIENTFKASMSERV.COM Sep 16 2016 23:13:00 Sallie Mae, ATTN: CLAIMS DEPARTMENT,  
 PO Box 9500, Wilkes Barre, PA 18773-9500  
 513914504 +EDI: TDBANKNORTH.COM Sep 16 2016 23:18:00 TD Bank, 1701 Route 70 E,  
 Cherry Hill, NJ 08003-2335  
 514204963 EDI: TDBANKNORTH.COM Sep 16 2016 23:18:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 514188117 +E-mail/Text: bncmail@w-legal.com Sep 16 2016 23:36:25 USAA FEDERAL SAVINGS BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513914506 EDI: USAA.COM Sep 16 2016 23:13:00 Usaa Savings Bank, PO Box 47504,  
 San Antonio, TX 78265-7504  
 513914507 EDI: USAA.COM Sep 16 2016 23:13:00 Usaa Sb, PO Box 47504, San Antonio, TX 78265-7504  
 TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515516978 ##Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008,  
 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008  
 TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Sep 16, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Capital One Bank, N.A. NJECFMAIL@mwclaw.com  
Alexandra T. Garcia on behalf of Creditor Capital One, N.A. NJECFMAIL@mwclaw.com  
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
James Patrick Shay on behalf of Creditor Federal National Mortgage Association ("Fannie Mae"),  
creditor c/o Seterus, Inc. james.shay@phelanhallinan.com  
Jennifer R. Gorchow on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Joel A. Ackerman on behalf of Creditor BANK OF AMERICA, N.A. jackerman@zuckergoldberg.com  
John Philip Schneider on behalf of Creditor Federal National Mortgage Association ("Fannie  
Mae"), creditor c/o Seterus, Inc. nj.bkecf@fedphe.com  
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Debtor Mark F. Bilder ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com

TOTAL: 12